

# PREFACE

*The 2025 Law Office Guide to Purchasing Legal Malpractice Insurance* is designed as a reference to assist the lawyer-consumer in evaluating the firm's insurance needs and make informed decisions regarding the coverages that are available. The *Guide* is not intended to replace the services of an insurance broker but can supplement that resource, and even provide assistance in locating such an insurance professional.

To achieve these objectives, the *Guide* provides articles on the various aspects of analyzing the firm's insurance needs, how to locate insurance, and how to maintain and use that insurance. The *Guide* does not pass judgment on whether one form is better than another. That task is best left to the readers, whose needs will be different and divergent. There is no "correct" policy form. For one law firm, price may be the primary consideration. For another firm, certain coverages may be essential.

Several caveats are appropriate. Policy forms change during a given year. Thus, a particular form may no longer be offered, may have been revised or may have been modified by endorsements. Of course, the inclusion of a form in the *Guide* is not an offer by the insurer, but an exemplar for the benefit of the reader. Some programs may no longer be in existence, and some insurers may no longer be writing or in existence.

The *Guide* cannot be used as a basis for construing a company's coverage; only a duly issued policy can be so used. The *Guide* provides the identity of a company agent or broker who can be contacted and may be willing and able to provide answers to coverage questions.

The *Guide* is updated annually, providing those responses from insurers listed within this year's edition and adding others who have started writing or have been identified by the editors. We welcome your comments and suggestions to make next year's edition better.